

senior review

FREE

January 2025

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*Happy
New Year!*



A Senior Magazine for Living a Healthier, Smarter and More Active Life in Wausau

“Silver” Linings for Wisconsin in Winter By Dave Olson, Realtor®, RE/MAX EXCEL

Arctic blasts and drifting snowstorms are a way of life for hardy Wisconsinites. Shorter days with less daylight and the holiday season drawing to its close are almost here. This time of the year is a great time to bring activities indoors, and a time for Seniors to focus on what we CAN do, not what we can't because of the weather. There's lots of little things we can do that help fill these chilly Winter months with warmth – coming from the inside out!

Grow something green! Get a few pots and potting soil and begin the rebirth of Spring early, right in your home or apartment. Amaryllis is easy to grow indoors, as are desert rose and Christmas cactus. Add herbs and low light flowers, and as Spring gets closer, you can create starter plants to move outdoors. Do this with friends or neighbors. It's fun to watch God's creations grow and sharing it with someone adds a social connection.

Winter is a great time for crafting. Choose simpler and smaller things that don't require extensive skill or hours and hours to complete. Painting, coloring books or other art-based crafts are fun and challenge most of us with things we haven't done a lot of previously. A crafting club is a fun way to share with friends and neighbors. Start now with holiday crafting!

Winter is a great time for making the Kitchen your center of activity. No worries about getting the house too hot this time of year! Baking and cooking can be rewarding and fun, and fills your place with wonderful smells. Now is a great time for homemade soups and stews, and of course everyone in Wisconsin makes Chili with macaroni noodles. Don't forget how wonderful a hot cup of tea is this time of year.

Get started reading a new book. Even better, find a friend to read a book with. Schedule a weekly get together with coffee or tea and some snacks and compare what you've read. Book clubs flourish best in wintry weather, so enjoy the fun of reading during the winter season of renewal.



Find ways to keep active! Exercise, stretching, walking indoors and chair exercises all help get your heart and muscles going. Your body needs you to keep moving, so be intentional this time of year. Put 30 minutes to an hour on your daily calendar to nurture your body and you will feel better, sleep better have a good appetite and have less aches and pains. Keep moving!

Take advantage of nice days to get outdoors. Get fresh air on a shopping trip or take a short walk. Sit in the sun by a sunny window to soak in the sunshine. Nothing feels as good on a wintry day than feeling the warmth of the sun through a southern facing window.

Folks who make the most of Winter find it flying by before they know it. Choose to enjoy Winter and you will!

balanced living

Tips and ideas for a healthy and balanced life

Calming touch

Petting a cat has been shown to lower heart rate as well as systolic and diastolic blood pressure, says Dr. Johnson-Walker. And the deeper the bond you have with the animal, the stronger the stress reduction. In a 2016 study comparing volunteers at a cat rescue shelter and cat owners, both parties had decreased indicators of stress, but the owners experienced even greater calming effects.

Source: health.com



get some extra zzz's!

Nosh on Kiwi! Snacking on two of these fruits an hour before bedtime may help you sleep better. According to a review published in *Advances in Nutrition*, this nighttime habit led to about 35 more minutes of restful zzz's. The sleep-promoting benefit may be related to the fruit's high concentration of serotonin—a precursor for the hormone melatonin, which controls your sleep-cycle. Though more research is needed, you can easily take a try-and-see approach by making this part of your nighttime ritual, though it will be helpful to leave some time for digestion.

Source: eatingwell.com



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Editor/Publisher: Arwen Rasmussen
Graphic Designer: Brigit Olson
3315 Nimitz Street, Eau Claire, WI 54701
Advertising: 715-831-0325
seniorreviewnewspapers@gmail.com

The *Senior Review* distributes throughout the Greater Wausau area every month.

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Financial Wellness Month: A Time to Take Control of Your Financial Health

By Cole Bruner, President of Buska Wealth Management

Every January, Financial Wellness Month provides an opportunity for individuals to take a closer look at their financial situation, set goals for the future, and develop strategies to improve their financial well-being. This month-long observance encourages people to focus on the importance of financial literacy, budgeting, saving, and investing.

What is Financial Wellness?

Financial wellness is the state of having a healthy relationship with money and the ability to manage financial stress. It's about being in control of your finances, making informed decisions, and setting financial goals that align with your values and aspirations. Financial wellness involves a variety of aspects, such as paying off debt, building savings, planning for retirement, and protecting yourself from financial emergencies.

Many people, however, struggle with financial stress, which can result from poor money management, unexpected expenses, or lack of financial education. Financial Wellness Month seeks to address these issues by providing resources, tools, and guidance to help individuals improve their financial situation and reduce anxiety about money.

The Importance of Financial Education

A key aspect of Financial Wellness Month is financial education. Many people are never formally taught how to manage their finances, leading to poor financial decisions later in life. Without basic financial literacy, individuals may struggle with things like budgeting, understanding credit, and saving for the future.

This is where financial wellness comes into play—by providing education and resources to empower individuals to take control of their finances. Financial wellness programs often cover topics such as:

- **Budgeting:** Understanding how to manage income and expenses is fundamental to financial wellness. Creating a budget allows individuals to track spending, reduce debt, and save for future goals.
- **Credit Management:** Learning how to build and maintain good credit is vital for financial success. Understanding credit scores, interest rates, and how to manage debt can help individuals make smarter financial decisions.
- **Savings and Investments:** Financial wellness also emphasizes the importance of saving for both short-term needs and long-term goals, such as retirement. Building an emergency fund and investing for the future are key components of financial stability.
- **Debt Reduction:** Many people find themselves burdened by credit card debt, student loans, and other financial obligations. Learning how to pay off debt effectively and avoid falling into new debt is a critical part of financial wellness.

Steps to Improve Your Financial Wellness

Financial Wellness Month encourages individuals to take specific steps to enhance their financial well-being. Here are some actions that can help you get started:

1. **Review Your Finances:** Take stock of your current financial situation. Review your income, expenses, debts, and savings. Knowing where you stand is the first step in creating a plan for improvement.
2. **Set Financial Goals:** Think about what you want to achieve financially—whether it's paying off debt, saving for a big purchase, or preparing for retirement. Set realistic, measurable goals to help you stay on track.

3. **Create a Budget:** Make a budget to track your spending and ensure that you are living within your means. Use budgeting tools or apps to simplify the process.



4. **Start Saving:** Even if you can only save a small amount each month, begin putting money into a savings account. Over time, this can help build an emergency fund and create financial security.
5. **Educate Yourself:** Take advantage of resources that teach financial literacy. Many online tools, courses, and workshops are available to help you gain a deeper understanding of personal finance.

Financial Wellness Month serves as a reminder that financial health is just as important as physical and mental health. By using this time to reflect on your finances and take action to improve them, you can reduce financial stress and set yourself up for a more secure and prosperous future. Whether you are just starting to build your financial foundation or are looking for ways to optimize your wealth, Financial Wellness Month offers the perfect opportunity to take charge of your financial well-being.

JANUARY IS FINANCIAL WELLNESS MONTH

It's a reminder to take a closer look at your financial situation, set goals for the future, and develop strategies to improve your financial well-being.

READ OUR ARTICLE
TO LEARN MORE

*Financial Wellness Month:
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Why January is the Perfect Time to Review and Update Wills, Trusts, and Power of Attorney Documents

By Hougum Law Firm

The new year is a season of fresh beginnings and goal setting, making it an ideal time to reassess your estate planning documents. Wills, trusts, and power of attorney (POA)



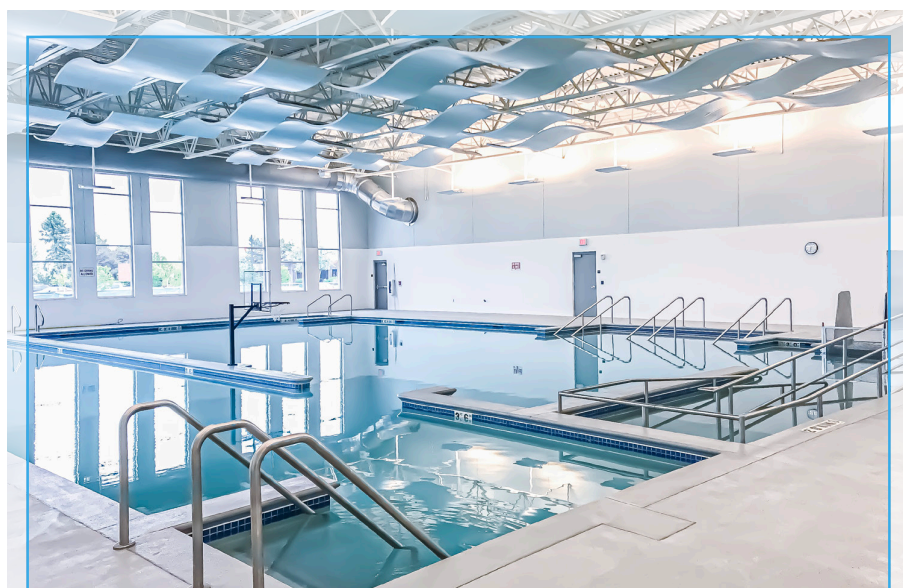
documents are essential tools that ensure your wishes are respected, protect your assets, and minimize stress for your loved ones.

January's reflective nature provides an opportunity to account for any life changes from the past year—such as marriages, births, financial shifts, or losses—that may affect your estate plan. Laws governing estate planning may also have changed, and aligning your documents with current regulations ensures you're not leaving anything to chance.

Reviewing and updating POA documents is especially crucial. These allow trusted individuals to act on your behalf for healthcare and financial matters if you're unable to do so, and outdated information can create unnecessary complications.

At Hougum Law Firm, LLC, we specialize in helping individuals and families create and maintain estate plans that fit their current circumstances and future goals. This January, let's work together to ensure your plans are secure and up to date.

Plan today for peace of mind tomorrow! Reach out to Hougum Law Firm, LLC, to get started.



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Loneliness and Social Isolation – Tips for Staying Connected

By GWAAR & resourced from: National Institute on Aging <https://www.ncoa.org/>

Everyone needs social connections to survive and thrive. But as people age, they often find themselves spending more time alone. Being alone may leave older adults more vulnerable to loneliness and social isolation, which can affect their health and well-being. Studies show that loneliness and social isolation are associated with higher risks for health problems such as heart disease, depression, and cognitive decline.

If you are in poor health, you may be more likely to be socially isolated or lonely. If you are socially isolated or feeling lonely, it can put your physical and mental health at risk. Adults who are lonely or socially isolated tend to be less healthy, have longer hospital stays, are readmitted to the hospital more often, and are more likely to die earlier than those with meaningful and supportive social connections.

What is the difference between loneliness and social isolation?

The number of adults age 65 and older is growing, and many are socially isolated and regularly feel lonely.

Loneliness and social isolation are different, but related. Loneliness is the distressing feeling of being alone or separated. Social isolation is the lack of social contacts and having few people to interact with regularly. You can live alone and not feel lonely or socially isolated, and you can feel lonely while being with other people.

Older adults are at higher risk for social isolation and loneliness due to changes in health and social connections that can come with growing older, hearing, vision, and memory loss, disability, trouble getting around, and/or the loss of family and friends.

How can feeling lonely or being isolated affect older adults' health?

People who are socially isolated or lonely are more likely to be admitted to the emergency room or to a nursing home. Social isolation and loneliness also are associated with higher risks for:

- High blood pressure
- Heart disease

- Obesity
- Weakened immune function
- Anxiety
- Depression
- Cognitive decline
- Dementia, including Alzheimer's disease
- Death

People who are lonely or socially isolated may get too little exercise, drink too much alcohol, smoke, and sleep poorly, which can further increase the risk of serious health conditions.

People who are lonely experience emotional pain. Losing a sense of connection and community can change the way a person sees the world. Someone experiencing chronic loneliness may feel threatened and mistrustful of others.

Emotional pain can activate the same stress responses in the body as physical pain. When this goes on for a long time, it can lead to chronic inflammation (overactive or prolonged release of factors that can damage tissues) and reduced immunity (ability to fight off disease). This raises your risk of chronic diseases and can leave a person more vulnerable to some infectious diseases.

Social isolation and loneliness may also be bad for brain health. These have been linked to poorer cognitive function and higher risk for dementia, including Alzheimer's disease. Also, too little social activity and being alone often may make it more difficult to perform everyday tasks such as driving, paying bills, taking medicine, and cooking.



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Easy Ways to Eat Healthier in 2025

For many of us, changing unhealthy eating habits seems like a major challenge. People often equate healthy eating with boring or bland food and “fad diets.” Healthy eating can seem overwhelming and complicated. However, it doesn’t need to be complicated.

Ideally, eating healthy should result in a varied diet that includes lots of delicious food. Here are some easy tips that will help you start eating healthier this year:



3. Keep healthy food readily available. When you get hungry, you’re more likely to eat the first thing you see on the counter or in the cupboard. Keep healthy food in easily accessible and visible places in your home. Place some fruit in a basket and keep it on the kitchen counter. Store healthy snacks at eye level in your pantry. Items such as almonds, pistachios, popcorn, dark chocolate (at least 72% cocoa) and dried fruit work great, as they are shelf stable and taste great.

1. Choose whole foods instead of processed. Swap your frozen meal or pizza with whole foods using a simple recipe. Start slow by finding recipes that include chicken or fish and only 3 to 5 other ingredients. Also, just adding some fresh veggies to your lunch and dinner is great way to include whole foods in your diet.

2. Avoid Sugary Drinks. According to the Beverage Marketing Corporation, the average American drinks around 45 gallons of soda each year. The consumption of sugary drinks is associated with an increased risk of Type 2 diabetes and obesity. So, instead of drinking packaged juice or soda, go for unsweetened beverages or infused water.

4. Eat more fish. The American Heart Association recommends eating fish (particularly fatty fish like salmon and mackerel) at least twice a week. Fish that are loaded with omega-3 fatty acids are considered “super foods.” Studies have shown that consuming omega-3 fatty acids regularly can improve brain and heart health, and they may reduce the risk of diseases such as Alzheimer’s, dementia and diabetes.

5. Use smaller plates. Research indicates that eating a meal using a large plate tricks your brain into thinking that you haven’t eaten enough. Using a smaller plate may cause you to feel full quicker and avoid overeating.

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Top 10 Tips for Successful Aging

By the Greater Wisconsin Agency on Aging Resources
Legal Services Team

“It’s all in your mind” isn’t just a saying, it’s a life skill. According to neuroscientist Dr. Daniel Levitin, who studies brains as they age, here are 10 life habits for successful aging:



1. Delay retirement, and when you do retire, take up volunteering or hobbies. Continue to be engaged in meaningful work.
2. Look forward, not back.
3. Exercise to get your heart rate going, preferably in nature.
4. Embrace a moderate lifestyle.
5. Keep your social circle exciting and new.
6. Spend time with people younger than you.
7. See your doctor regularly, but not obsessively.
8. Don’t think of yourself as old.
9. Appreciate your cognitive strengths, including pattern recognition, crystallized intelligence, wisdom, and accumulated knowledge.
10. Practice cognitive transfer (the act of learning, remembering, and problem-solving). This comes from experimental thinking, travel, spending time with grandchildren, and immersion in new activities.

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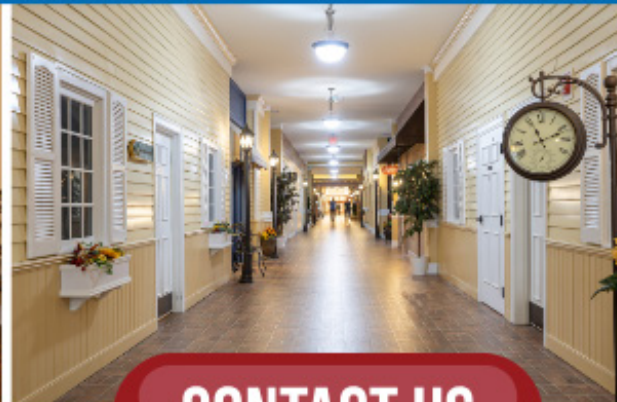
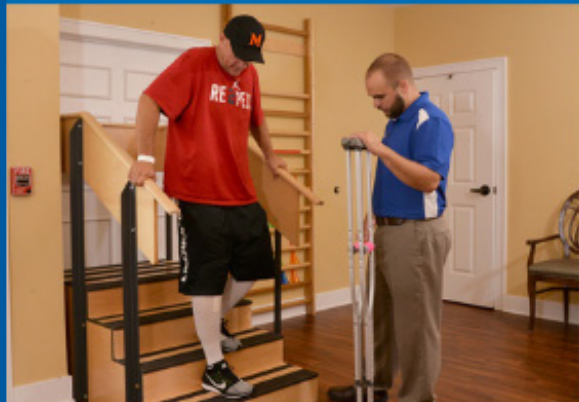
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